Planning and Development Committee

Concerning Bill No. 6646

Ann Kennedy

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I am writing this letter concerning the issues involved with crumbling foundations.

I was one of those people that was in denial about my foundation. Telling myself that "Oh it can't happen to me". But as I look at my foundation, I am seeing the telltale horizontal cracking appearing.

Then to learn that there is a sunset date for any assistance to have this addressed ends this year. Even if there was funding, I am looking at a 3 to 4 year window to have any assistance to fix my foundation. What happens if my foundation accelerates in deterioration? Then is my home considered uninhabitable? Where does this leave me and my family? Are we now homeless?

I think about what happened in 2008. People were walking away from their homes and leaving the keys in the mailbox. That was because their home was deemed worthless and they had a mortgage on the property that did not justify the amount that their home was valued at. This situation in Connecticut may very well turn into the same scenario, with homeowners just walking away.

I implore you to address this situation. There needs to be more funding for this issue to help out homeowners that have this unfortunate situation dropped on their doorstep.

The sunset date needs to be extended and more funds need to be made available to help all of us. We pay insurance premiums only to be denied coverage to fix this issue. We pay property taxes to contribute to our community. Now, we need help from our community. Are we to be denied any assistance?

What choices does this leave me?

If there is no extension past the sunset date for foundation funding and my home is considered worthless.

Do I just walk away?

Ann Kennedy